



U.S. Treasury checks are printed on watermarked paper. The watermark reads "U.S. TREASURY" from both the front and the back of the check and can be seen only by holding the check up to the light. The watermark is light and cannot be reproduced by a copier. All U.S. Treasury checks have the watermark and any check not having the watermark should be suspected as being counterfeit or copied.

Security Features



when using a calculator, you will need to round up. When the remainder calculates to 10, the MICR dash symbol will be printed as the check digit.

On the MICR line of a U.S. Treasury check there is a six-digit transaction code field that represents a 2-digit agency code, 2-digit month and 2-digit year (XXMMYY) and is located to the very left of the MICR encoded dollar amount. The month and year printed on the MICR line of the check represents the issue month and year of the check and will match the date on the top left side of the check. This is not a required field and may not be present on the MICR line.

Signature Block

Some Treasury checks will contain this unique signature block, called a Secure Seal, which contains check specific encoded information. The information contained in the Secure Seal can be decoded and compared to the face of the check as presented to verify issue amount and payee information. The Secure Seal will not be on all checks..



A protective ultraviolet pattern, invisible to the naked eye, consisting of four lines of "FMS" bracketed by the FMS seal on the left and the United States seal (eagle) on the right. This pattern can usually be found under the payee information and amount area. The FMS pattern and seals can be detected under a black light. If the amount box is shaved or altered in any way, a space will be created in the ultraviolet area. When exposed to black light, the ink used in the pattern and the seal will glow. This fluorescent quality cannot be photocopied.

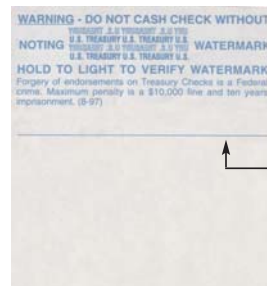


The Treasury seal, located to the right of the Statue of Liberty contains security ink that will run and turn red when moisture is applied to the black ink of the seal.



Microprinted words are printed so small that they appear as a line to the naked eye. When magnified, the microprinted words become visible. Microprinting cannot be duplicated by a copier and will show up as a solid line if a copying attempt is made. The endorsement line on the reverse of the U.S. Treasury check is actually a line of microprint that, when magnified, spells out **USAUSAUSAUSAUSAUSAUSAUSAUSAUSAUSA.**

The microprinted endorsement line on counterfeit checks is usually a solid line or a series of dots. Counterfeiters normally do not use printing technology capable of micro printing.



If you need further information about these security features, please contact the **FINANCIAL MANAGEMENT SERVICE, QUESTIONED DOCUMENTS BRANCH** at (202) 874-7640. We are available to conduct check fraud seminars at banking conferences. In addition, you may contact the Federal Reserve Bank of Richmond to verify limited check issue information by telephone. Please contact **THE FEDERAL RESERVE BANK OF RICHMOND** at (804) 697-2605. We appreciate the opportunity to provide this information to you and hope that it assists your financial institution.

"WARNING. The information on this sheet is for internal use by first-line financial institution employees such as tellers, new accounts employees and management at this financial institution only. You may post this sheet in a place visible to you, but not to the general public. Releasing this information to the public could increase the probability of check fraud in the banking community."